

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Savana K. Hoffman
 Debtor

Case No. 19-10251-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Apr 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2019.

db
 14258343 +Savana K. Hoffman, 640 Main Street, Pennsburg, PA 18073-1506
 14258344 Atlantic Credit & Finance, Inc., PO Box 2001, Warren, MI 48090-2001
 14258345 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14258348 Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
 14258351 +David Hoffman, 3234 Miller Road, Pennsburg, PA 18073-2216
 14258352 +Jonestown Bank And Trust, Po Box 717, Jonestown, PA 17038-0717
 14258353 +Liberty Propane, PO Box 187, Ottsville, PA 18942-0187
 14258354 +Matthew Keils, Tax Collector, 803 Gravel Pike, PO Box 828, Palm, PA 18070-1114
 14258355 +Michelle Hohfeld, c/o Re/Max Reliance, 504 Harleysville Pike, Souderton, PA 18964-1651
 14258356 Midland Credit Management, Inc., PO Box 2001, Warren, MI 48090-2001
 14258357 +Northgate Comm Master Assoc., 1225 Alma Road, Richardson, TX 75081-2297
 14258358 +Northgate Comm Master Assoc., C/O Asocia Mid-Atlantic, 1225 Alma Road, Richardson, TX 75081-2297
 14258359 +Northgate Multiplex, 1150 Glenlivet Drive, Suite A-16, Allentown, PA 18106-3112
 14258362 PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
 14258361 +Phelan Hallinan Diamond & Jones, PLLC, One Penn Center, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 14258364 Upper Hanover Authority, 1704 Pillsbury Road, Pennsburg, PA 18073

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Apr 20 2019 05:43:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: megan.harper@phila.gov Apr 20 2019 01:43:19 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 20 2019 01:43:05 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 20 2019 01:43:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14258346 +EDI: COMCASTCBLCENT Apr 20 2019 05:43:00 Comcast, Billing/Bankruptcy Department, Comcast Center, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 14258347 +EDI: WFNNB.COM Apr 20 2019 05:43:00 Comenity Bank/Kay Jewelers, PO Box 182789, Columbus, OH 43218-2789
 14258349 +E-mail/Text: egssupportservices@alorica.com Apr 20 2019 01:43:09 EGS Financial Care, Inc., PO Box 1020, Dept 806, Horsham, PA 19044-8020
 14258353 EDI: RMSC.COM Apr 20 2019 05:43:00 Lowes/Synchrony, PO Box 530914, Atlanta, GA 30353-0914
 14259193 +EDI: PRA.COM Apr 20 2019 05:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14258363 EDI: NEXTEL.COM Apr 20 2019 05:43:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
 14259991 +EDI: RMSC.COM Apr 20 2019 05:43:00 Synchrony Bank, Lowes Consumer Credit Card, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14258350 EDI: USBANKARS.COM Apr 20 2019 05:43:00 Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14258360 ##+Pennymac, 1200 W. 7th Street, Suite L-2-200, Los Angeles, CA 90017-6402

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MARK M. MEDVESKY on behalf of Debtor Savana K. Hoffman mark@medveskylaw.com,
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Savana K. Hoffman</u>	Social Security number or ITIN	<u>xxx-xx-2061</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10251-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Savana K. Hoffman
aka Savana Kay Brake, aka Savana K. Brake,
aka Savana Kay Hoffman

4/18/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.